CHRA POSITION STATEMENT

Building the System We Need: Renewing Canada's National Housing Strategy

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Canadian Housing and Renewal Association

CHRA ACHRU A Home for the Housing Sector

The recommendations in this report are also supported by:

Co-operative Housing Federation of Canada

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Introduction

Canada's first National Housing Strategy (NHS) launched in 2017. The National Housing Strategy Act was enacted two years later; it added new standards, such as the requirement for the federal government to maintain a strategy that takes into account a human rights-based approach to housing, improves outcomes for people in the greatest need, and furthers the progressive realization of the right to adequate housing.[1] That version of the NHS continues to March 2028, though many of the programs launched under the NHS have already expired. The federal government is now beginning the work of deciding what comes next.

This is not a routine program renewal. It is a rare opportunity to set the objectives that will define Canada's housing system for the next decade, and to fix a systemic dysfunction that the first National Housing Strategy did not address: too little of Canada's housing stock is mission-driven, non-market, community housing.

A renewed National Housing Strategy should be judged first and foremost by whether it improves outcomes for those in greatest need and advances the progressive realization of the right to housing. Expanding the supply of non-market community housing is critical to achieving both.

Non-market community housing, owned and operated by non-profits, co-operatives, public housing bodies, and Indigenous housing providers, currently makes up only about 4.54 percent of Canada's total housing stock, down from a peak of 5.2 percent in 1996.[2] CHRA's position is direct: Canada must more than double the share of non-market community housing in the overall housing system, quadruple the supply of urban, rural, and northern Indigenous housing, and work toward a long-term goal of 20 percent of total housing stock being non-market community housing.

Why Non-Market Community Housing Must Anchor the System

The mission of non-market community housing providers is to deliver and preserve affordable housing—permanently and without a profit motive. Unlike subsidized market housing, which typically reverts to market rent once a fixed affordability period ends, non-market community housing stays affordable for as long as it exists. That difference matters because it is the only durable answer in a housing system where affordability keeps slipping away.

The economic case

As Canada seeks to strengthen the resilience and capacity of our economy, we must ensure strong productivity and a strong housing safety net for our workforce. We cannot do either of those things without addressing the housing affordability crisis.

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1 National Housing Strategy Act, S.C. 2019, c. 29, s. 313, ss. 5(1) and 5(2).

2 Steve Pomeroy. *I'll Have a Double-Double, Please: Quantifying the Base to Scale Up Non-Market Housing in Canada*. CHRA, 2025.

More than 1.5 million Canadian households were in core housing need as of the 2021 Census – including 20% of all renter households.[3] A 2023 study conducted by Deloitte Canada for CHRA found a direct relationship between the share of community housing in a jurisdiction's overall stock and gains in economic productivity, with estimated economic returns that would outweigh the costs of reaching a stronger non-market share within a few years.[4] Scotiabank and RBC have each separately pointed to scaling-up social and community housing as essential to Canada's long-term economic resilience and competitiveness.[5][6] Working with the GTHA Community Housing Collaborative, and with support from Scotiabank, the Canadian Centre for Economic Analysis recently concluded that every dollar invested in public housing returns nearly three dollars in quantified social and economic benefits.[7] The Aboriginal Housing Management Association in BC has concluded that for every dollar invested in Indigenous community housing, there is a social return on investment of nearly seven dollars.[8]

The supply of naturally occurring affordable housing in the private market is disappearing rapidly: the ratio of loss of homes renting under $1000 compared to newly built affordable housing is as high as 35:1 in Winnipeg, 39:1 in Kitchener-Waterloo, and 10:1 in Vancouver.[9] Recent evidence shows that the lack of available affordable housing is the clear and dominant driver of homelessness.[10]

New private market rental units are simply not priced for the households who need help most: a new one-bedroom rental in many Canadian cities now lists above $2000 a month, requiring an income above $80,000 to be genuinely affordable, while the median Canadian renter earned $62,000 in 2023, and renters in core housing need earned a median of just $31,280.
The answer for a stronger Canadian economy is non-market community housing.

The rights case

The National Housing Strategy Act commits Canada to the progressive realization of the right to adequate housing. That commitment is only possible if the housing system actually delivers homes that stay affordable for the people who need them most, which is precisely what non-market community housing is built to do. A strategy that leans on time-limited, market-based affordability cannot fulfill that commitment on its own.

Growing the non-market community housing sector is not simply a question of approving more individual buildings and units. It also requires deliberately creating the capacity, financing tools, and long-term commitments that let community housing providers build, acquire, and preserve homes at scale, across every region of the country.

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3 Canada Mortgage and Housing Corporation, based on 2021 Census data on core housing need.
4 Deloitte Canada. *The Impact of Community Housing on Productivity*. Prepared for CHRA, 2023.
5 Rebekah Young. *Canadian Housing Affordability Hurts*. Scotiabank Economics, 2023.
6 Robert Hogue. *The Great Rebuild: Seven Ways to Fix Canada's Housing Shortage*. RBC, 2024.
7 CANCEA. *The Public Housing Dividend*, 2026
8 AHMA. *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, 2024.
9 Pomeroy. *Filling the hole in the bucket: loss of existing affordable rentals massively undermining new affordable supply*. CHEC, 2024.
10 CAEH. *Homelessness is a Housing Problem, Preliminary Findings*, 2026.

Summary of Recommendations

A renewed National Housing Strategy should be built around the following seven commitments:

1. Set clear, outcomes-based targets for the renewed National Housing Strategy, grounded in the progressive realization of the right to housing.
2. Deliver a clear and resourced For-Indigenous, By-Indigenous strategy for urban, rural, and northern Indigenous housing.
3. Build a predictable, long-term pipeline for new non-market community housing supply.
4. Protect and renew the existing stock of affordable and non-market community housing.
5. Deliver affordability for every income level.
6. Align funding, roles, and responsibilities across every level of government.
7. Invest in the non-market housing sector's capacity to deliver.

1. Set Clear, Outcomes-Based Targets

The first National Housing Strategy included outcomes-based targets and public reporting requirements, but those mechanisms need to be strengthened and sharpened if the Strategy is going to hold the housing system genuinely accountable for results.

Targets should be tied explicitly to income-based policy objectives. Targets should also be broken down by income-based levels of affordability, with a specific set of programs and interventions identified for each income tier, so that the progressive realization of the right to housing is something the government's actions can be measured against, not just something it aspires to. Expanding the supply of non-market community housing will be essential in achieving many of those targets for moderate- and lower-income groups. Therefore, the next national housing strategy must include the goal of more than doubling non-market community housing and quadrupling urban, rural, and northern Indigenous housing supply, working toward a 20 percent share of total housing stock over time.

CHRA recommends: The adoption of public, outcomes-based targets for housing, broken down by affordability level, with public reporting on progress. This should include the goal to more than double the share of non-market housing, and quadruple urban, rural and northern Indigenous housing.

2. Deliver a Clear and Resourced Strategy for Indigenous Housing

Approximately 1.8 million Indigenous people live in Canada, roughly 79 percent of whom live in urban, rural, and northern (URN) settings, outside Indigenous-governed territories.[11] These communities remain chronically underserved. Budget 2023 committed $4 billion to URN Indigenous housing, yet much of that funding is only now being deployed in 2026-2027 due to

11 Statistics Canada, 2021 Census of Population.

the absence of a clear federal implementation plan.[12]

Properly resourced Indigenous-led delivery has demonstrated strong results. The National Indigenous Collaborative Housing Inc. (NICHI) leveraged an initial $281.5 million investment to deliver 77 funded projects and approximately 3,800 units and shelter spaces within 18 months.[13] In British Columbia, the Aboriginal Housing Management Association (AHMA) documented approximately $7 in social returns for every dollar invested in Indigenous-led housing, accounting for tax revenue, reduced demand on other government services, and improved health outcomes.[14]

URN Indigenous communities rely on Indigenous housing and service providers that serve people across distinctions and statuses, without jurisdictional barriers. These organizations primarily operate in municipalities where Indigenous people live and are often uniquely positioned to provide culturally grounded, barrier-free housing and supports. A renewed National Housing Strategy must include a clear, adequately funded, For-Indigenous, By-Indigenous policy and delivery approach for URN housing from the outset, not as an afterthought.

CHRA recommends: That the federal government enshrine a For-Indigenous, By-Indigenous approach to urban, rural, and northern Indigenous housing within the renewed National Housing Strategy, backed by dedicated, stable, multi-year funding and an implementation plan to quadruple the supply of Indigenous-led community housing through Indigenous-controlled funding and delivery mechanisms.

3. Build a Predictable Pipeline for New Non-Market Supply

Housing development runs on multi-year timelines. Land acquisition, community engagement, design, approvals, and financing can take five to 10 years before a single new home is occupied. Providers cannot plan at that scale if funding is only committed a few years at a time.

Build Canada Homes was capitalized with an initial $13 billion, which is a meaningful start, but its five-year funding horizon does not match the timelines that non-market housing development actually requires. A renewed National Housing Strategy should be built around a rolling 10-year funding and financing framework for new non-market supply, one that invests in portfolios of projects and helps organizations scale up, rather than only funding one project at a time. It should also restore meaningful pre-development funding, since the earliest stage of a housing project is often the riskiest and hardest to finance, and without it, promising projects never get off the ground.

12 Housing, Infrastructure and Communities Canada, *Progress on the National Housing Strategy*, December 2023; Build Canada Homes mandate documents, 2025 to 2026.
13 National Indigenous Collaborative Housing Inc. (NICHI), reported project and funding outcomes, 2022 to 2024.
14 Aboriginal Housing Management Association, published estimates of the social return on investment in Indigenous-led housing, based on tax revenue, reduced government spending elsewhere, and health and social outcomes.

The 2017 National Housing Strategy sparked a renaissance in community housing development, in part because a 10-year timeline created a measure of predictability that came closer to matching development planning timelines. Evidence from British Colombia shows that as a result of both strong and consistent investment from both the federal and provincial governments the share of housing that is non-market community housing has grown from 2% to 9%. But in later years of programs like the Affordable Housing Fund, as funding was nearing its end, initiating new projects and investing in costly pre-development work became risky. Predictability and greater certainty are key to creating a strong pipeline of new non-market community housing development projects and portfolios.

CHRA recommends: The recapitalization of non-market housing supply programs, including Build Canada Homes, on a rolling ten-year horizon, with dedicated pre-development funding and long-term financing that provides greater predictability and certainty.

4. Protect the Existing Stock of Affordable and Community Housing

New construction alone cannot deliver a stronger housing system if the existing affordable stock keeps eroding. Three commitments are needed to protect what already exists.
First, an acquisition plan that gives community housing providers the financing to purchase private market rental buildings and convert them to permanently affordable, non-market ownership, securing at-risk tenancies and stabilizing rents.

Second, long-term, predictable funding for the renewal and repair of Canada's aging community housing stock. Half of Canada's community housing was built before 1980, and one third is only in fair or poor condition.[15] Many funding programs for legacy community housing, often built under older federal, and federal-provincial housing programs, did not allow for significant renewal and repair. Deeply affordable rents and restrictive government covenants prevent refinancing or increased cash flow to cover significant capital repair. The federal government has a responsibility to fund renewal of this legacy stock before it is lost.

Third, we need to see a renewed commitment to preserve housing built and acquired under the former federal Urban Native Housing program. This funding will protect thousands of urban Indigenous households across the country who might otherwise be displaced into homelessness. The most affordable home in the system is often the one that already exists, and a strategy that focuses only on new supply while allowing existing affordable homes to be lost is not a complete strategy.

CHRA recommends: The expansion of national acquisition programs for at-risk private rental buildings AND establishing long-term, predictable funding for the renewal and repair of existing community housing along with a renewed commitment to preserve legacy Urban Native Housing.

15 CMHC, *Social and Affordable Housing Survey*, 2026.

5. Deliver Affordability for Every Income Level

No single tool can serve every income level, so a renewed Strategy needs to deploy the right instrument for each tier of need.

Housing benefits, such as the Canada Housing Benefit and the Federal Community Housing Initiative Phase 2, remain essential for households that need direct, ongoing help to afford rent. Canada cannot cut off the over 40,000 households, including households under the Urban Native Housing program, from this important lifeline.

Rent subsidies are also needed to achieve deeper affordability in new community housing developments. Capital grants for new construction are important for driving down the cost of new homes, but capital funding alone cannot bring affordability to the lowest income households. Deeply affordable housing, affordable to household with very low incomes, requires some form of rent subsidy. Even in mixed-income projects, with cross-subsidization of rents, it is difficult to support a large number of units renting below actual operating costs.

For dedicated supportive housing, where deep affordability is combined with additional health and social supports, rents alone can not cover either the housing operating costs or the health and social support services. Supportive housing cannot be sustained through capital funding alone; it requires dedicated, ongoing funding for both rent subsidies and for wrap-around support services. Providing these ongoing supports has been proven to provide significant cost-savings to governments. The Canadian Mental Health Association estimates that every $10 invested in supportive housing yields $21.72 in savings across the healthcare, social services and justice systems.[16]

Finally, Reaching Home has been the primary federal tool for addressing homelessness since 2019, investing roughly $5 billion over nine years and helping place tens of thousands of people annually into stable housing. That funding runs out in 2027-28, the same year the current National Housing Strategy concludes. A renewed Strategy needs to permanently fund a tool for preventing and reducing homelessness, not a program renewed in short increments, and extend it well beyond 2028 with funding that matches the scale of the crisis. It also needs to build on the lessons of the current Reaching Home program to amplify and grow its impact.

CHRA recommends: That the federal government sustain and grow rental assistance programs, pair capital grants with dedicated operating wrap around support funding for supportive housing, and ensure funding tools are matched to the income level they are meant to serve.

16 Canadian Mental Health Association. (2022). *Election Monitor: Supportive Housing Investment Strengthens People and their Economy*.

6. Align Every Level of Government

Housing is delivered through a patchwork of federal, provincial, territorial, and municipal programs and regulations that too often work at cross-purposes, slowing down projects.

A renewed National Housing Strategy should clearly articulate which level of government, and which federal department or agency is responsible for which aspect of the housing system, and should commit to aligning definitions of affordability and funding eligibility across governments so that ready projects move faster. It should also embed a commitment to fund the wraparound support services that supportive housing depends on and ensure that URN Indigenous housing and related supports are delivered through a properly resourced for-Indigenous, by-Indigenous policy and delivery approach.

Urban, rural and northern Indigenous housing should not be treated as a carve-out from mainstream housing programs. Relevant supports such as rent subsidies, housing allowances and wraparound services should instead be incorporated into a dedicated, adequately resourced For Indigenous, By Indigenous policy and delivery approach, with Indigenous-led priority-setting and Indigenous-controlled funding and delivery.

CHRA recommends: that the federal government set out a clear division of roles across federal, provincial, territorial, and municipal governments and align affordability definitions so that ready projects can proceed with less delay.

7. Invest in the Sector's Capacity to Deliver

Scaling up non-market community housing is not only a question of capital. It requires a sector with the organizational capacity, development expertise, and institutional readiness to absorb and deploy investment at scale, in every region of the country—building that capacity takes sustained investment of its own.

Organizations like the Community Housing Transformation Centre (CHTC), the Chartered Institute of Housing Canada and others can provide capacity-building and professional development, mentoring and coaching to help the sector scale up. This investment must also recognize the distinct institutional capacity required to deliver equitable and Indigenous-led housing at scale.

For URN Indigenous housing, that means sustained investment in for-Indigenous, by-Indigenous housing delivery capacity, including NICHI as Canada's only national Indigenous housing institution. The Black Communities Technical Housing Resource Centre similarly provides targeted capacity to help dismantle barriers to scaling up Black-led community housing.

CHTC has leveraged federal funding alongside provincial, territorial and other partner investments to support pre-development work and strengthen organizational capacity across the country. Its current funding mandate is set to expire in March 2028, the same year the current National Housing Strategy ends. Letting that funding lapse at precisely the moment Canada needs to scale up non-market housing delivery would be a significant and avoidable setback.

CHRA recommends: Providing the Community Housing Transformation Centre with long-term, stable funding well beyond March 2028, alongside sustained investment in professionalization, equitable capacity building, and for-Indigenous, by-Indigenous housing delivery capacity, including national Indigenous housing institutions, so the non-market housing sector can deliver at the scale a renewed Strategy demands.

Conclusion

The renewal of the National Housing Strategy is a generational opportunity to fix what the first Strategy did not: a housing system that still relies far too heavily on a private market that was never built to serve the households who need help the most.

CHRA's position is clear: a renewed National Housing Strategy must commit to more than doubling the supply of non-market community housing, quadrupling urban, rural, and northern Indigenous housing, and moving toward a long-term goal of 20 percent of Canada's housing stock being permanently affordable, non-market community housing. Achieving this requires creating a housing system that delivers long-term affordability: clear targets, a resourced Indigenous housing plan, predictable long-term funding for new and existing non-market supply, targeted supports designed for different income levels, real alignment across governments, and sustained investment in the sector's own capacity to deliver.

CHRA and its members stand ready to work with the federal government, provinces, territories, municipalities, and Indigenous partners to build that system. We welcome the opportunity to discuss this position further as the renewal of the National Housing Strategy takes shape.

Acknowledgement

These recommendations are grounded in direct engagement with CHRA's membership. They originated with housing providers working on the front lines of the housing crisis. CHRA gathered this input through in-person consultations at its National Congress in St. John's in April 2026, in-person meetings in Ottawa, and a series of virtual consultations held throughout the summer of 2026. We are grateful to every member who took the time to share their experience and help shape this position.

About CHRA

The Canadian Housing and Renewal Association is Canada's national voice for the non-market community housing sector, representing non-profit and co-operative housing providers, Indigenous housing organizations, provincial and territorial housing associations, municipalities, and other housing stakeholders from across the country.

CHRA's members build, operate, and manage homes for the people who need them most: seniors on fixed incomes, families in core housing need, people transitioning out of homelessness, Indigenous peoples in urban, rural, and northern contexts, and countless others. CHRA believes the market alone cannot solve Canada's housing crisis, and that a strong, permanently affordable, non-market community housing sector is essential to a housing system that works for everyone.

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